

STATE OF INDIANA
COUNTY OF MARION

) BEFORE THE INDIANA
) SS:
) COMMISSIONER OF INSURANCE
CAUSE NO.: 7128-AG08-1020-268

IN THE MATTER OF:

ANDREA KAY KNARR
2444 BRIDLE WAY
SHELBYVILLE IN 46176
Respondent/Producer
License No. 513651

ADVANTIS TITLE SOLUTIONS, INC.
2158 INTELLIPLEX DR, SUITE 106
SHELBYVILLE, IN 46176
Respondent/Producer
License No. 517471

Type of Agency Action: Enforcement

FILED

JAN 13 2009

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER AND APPROVAL

The Indiana Department of Insurance (the "Department"), Andrea Kay Knarr and Advantis Title Solutions, Inc., ("Respondents"), represented by Jason P. Wischmeyer, signed an Agreed Entry which purports to resolve all issues involved in three consumer complaints received by the Department regarding Respondents' licenses, and which has been submitted to the Commissioner of Insurance ("Commissioner") for approval.

The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Commissioner
of Insurance:

1. Respondent Knarr is ordered to pay a civil penalty of \$1,000.00 to the Department within 20 days of the issuance of this Final Order.
2. Respondent Knarr is ordered pay restitution to any of the consumers who used Advantis if their real estate documents were not timely recorded and who suffered adverse tax consequences because of the untimely recording of the documents. The restitution shall equal the amount due in the next property tax statement subtracted by what the property tax bill would be if the deductions and exemptions had been available.
3. Respondents are ordered to develop and implement a compliance program that addresses the timeliness in getting consumer real estate documents recorded and past personnel problems within 20 days of the Commissioner adopting this Agreed Entry with the issuance of a Final Order. A description of the compliance program will be submitted to the Title Insurance Division within the same timeframe described above.
4. The insurance producer licenses of Respondents (license numbers 513651 and 517471) are placed on probation for one year. During the probationary period, Respondents shall report quarterly to the Department. The report shall consist of:
 - a. the names, license numbers and job responsibilities of each employee of Advantis;
 - b. a description of the application review process Advantis has undertaken in the hiring of any new employees;

- c. statistics describing the time lag between the real estate closing and the recordings of any real estate documents that relate to that closing;
- d. any correspondence from Advantis customers regarding the filing of real estate documents;
- e. proof of any restitution payments made to consumers regarding the untimely recording of real estate documents; and
- e. any other information relevant to the compliance program.

ALL OF WHICH IS ORDERED this 13 day of January, 2009.



James Atterholt, Commissioner
Indiana Department of Insurance

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